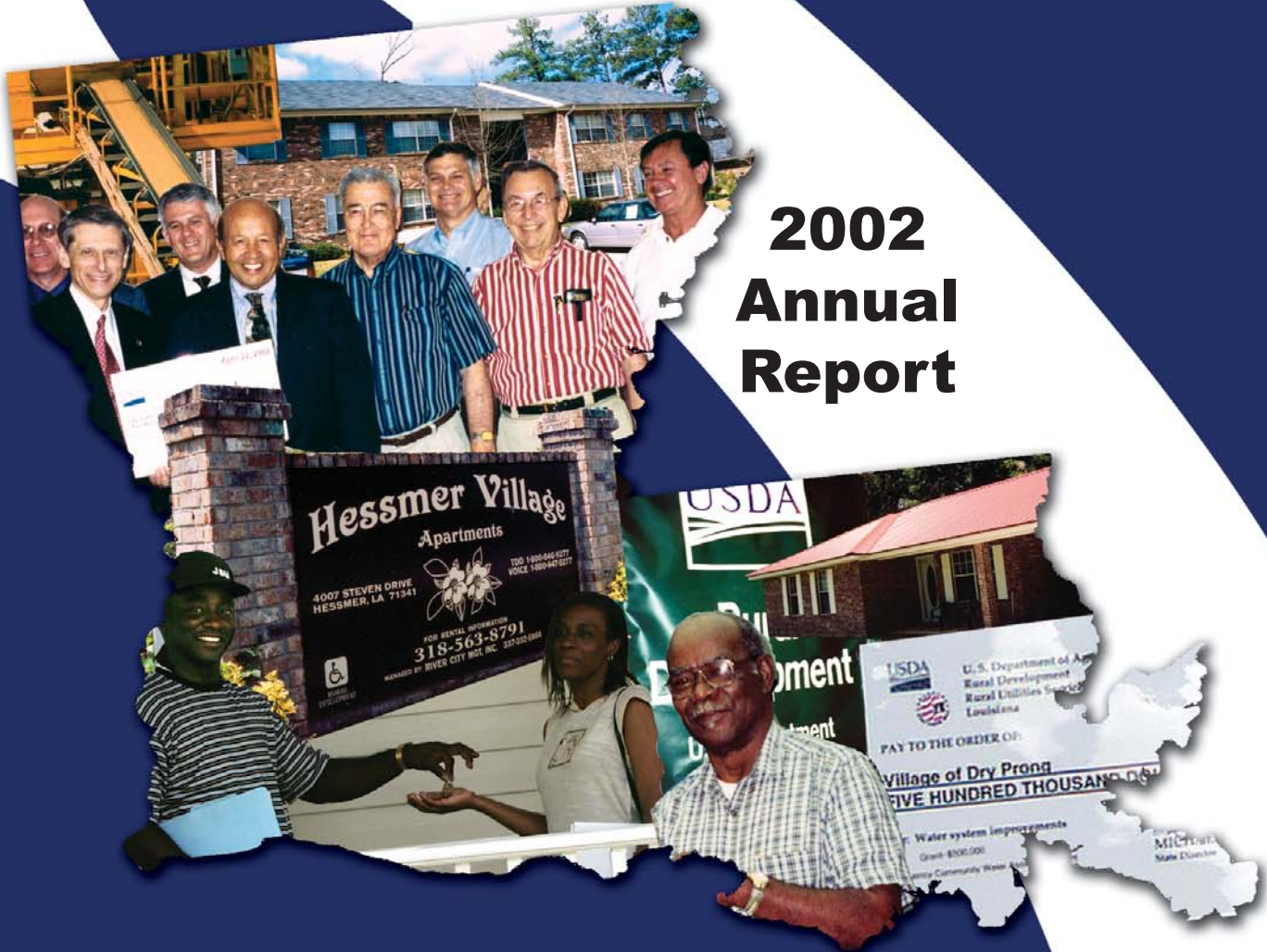


United States Department of Agriculture



Rural Development Louisiana

2002 Annual Report



Improving the Quality of Life for Rural America

Rural Development

Public Facilities
Public Services
Water Systems
Sewer Systems
Housing
Emergency Service Facilities
Electric Service
Telephone Service
Loans
Technical Assistance
Community Empowerment
and
MORE!

Rural Development

is committed to helping improve the economy and quality of life in all of rural America. Through our programs, we touch rural America in many ways.

Our financial programs support such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. We promote economic development by supporting loans to businesses through banks and community-managed lending pools. We offer technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services—and we provide technical assistance to help communities undertake community empowerment programs.

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From the State Director

Dear Readers,

It is my pleasure to share Rural Development's 2002 Annual Report for Louisiana.

Through Rural Utilities Service, Rural Housing Service, and Rural Business-Cooperative Service programs and initiatives, Rural Development invested nearly \$228 million in Louisiana's rural communities during Fiscal Year 2002. This investment has resulted in improved water and sewage services, new and improved community facilities, affordable rental housing for senior citizens and low-income families, homeownership for families, new jobs, new industries, and sustainable communities.

In Louisiana—as well as across the nation—partnerships are key to building and sustaining economic development. Communities, non-profit organizations, faith-based organizations, lending institutions, and many, many individuals worked with Rural Development during Fiscal Year 2002 to promote Rural Development funding opportunities. As a result, over \$43 million was invested in rural business opportunities, almost \$80 million was invested in rural utilities and community facilities projects, and over \$105 million was invested in rural housing.

Rural Development and our partners are working together to build a stronger, more economically diversified Louisiana, and as a result, rural citizens are enjoying new and improved utilities, new homes, and better jobs.

I am proud of what we have accomplished and look forward to meeting the challenges of the future.

MICHAEL B. TAYLOR
State Director
USDA Rural Development
Louisiana

About this report

USDA Rural Development in Louisiana provides programs and services to promote new opportunities and greater economic growth for Louisiana's rural communities. This annual report provides information on Fiscal Year 2002 Rural Development activities.



From Washington

In implementing President Bush's vision for job creation and economic development, USDA's rural development programs have helped create or save more than 160,000 jobs in rural America during the past two years. Major investments have been made in developing value-added industries, with a focus on promoting renewable energy. Rural infrastructure, such as education, healthcare, telecommunications, water treatment and community facilities, has been supported by more than \$12 billion in grants and loans. More than \$8 billion has been invested in rural housing, much of which supports the President's ambitious goal to increase minority homeownership by 5.5 million by 2010.

Ann M. Veneman
Secretary
U.S. Department of Agriculture

**Jobs
Economic
Development
Value-Added
Industries
Education
Healthcare
Telecommunications
Water Treatment
Community Facilities**



Helping the people of rural America develop sustainable communities and improve their quality of life is the goal of USDA's Rural Development mission area. We believe rural Americans have a right to the same quality of life as is enjoyed by people who live in suburban and urban areas.



Rural Development



Rural Development has over 30 programs dedicated to facilitating local efforts—from financing housing and business ventures to developing community infrastructure essentials such as water, wastewater, telephone, electric and broadband. We also support local efforts to construct hospitals, fire stations, libraries, and the list goes on.

In addition we are becoming very involved in value-added agriculture and entrepreneurial business opportunity development in rural America.

... USDA Rural Development's mission is to make available to communities the tools that can accomplish our two primary goals ... to increase economic opportunity throughout rural America; and to improve the quality of life for all rural Americans.

Thomas C. Dorr, Under Secretary for Rural Development
U.S. Department of Agriculture
Agricultural Outlook Forum 2003
February 20, 2003
Arlington, Virginia

Entrepreneurial
Business
Opportunities
Libraries
Fire Stations
Wastewater
Treatment
Telephones
Electricity
Broadband Access



Throughout the Years

Resettlement
Administration

Farm Security
Administration

Farmers Home
Administration (FmHA)

Rural Economic and
Community Development

Rural Development

A long
history of
helping
those in
need.

USDA Rural Development

Rural America is full of promise, and **USDA Rural Development** is helping fulfill the promise and overcome the problems of the nation's rural heartland.

Rural Development was created in 1994 when rural economic and community development programs that had been administered among



From USDA Historical Photographic Collection,
Photographer: Theodor Jung

various USDA agencies were forged into a new mission area. With this action, the Farmers Home Administration, Rural Development Administration, Rural Electrification Administration and Agricultural Cooperative Service passed into history, but their tradition of service to America is being carried on by USDA Rural Development.

Each year, USDA Rural Development programs nationwide create or preserve tens of thousands of rural jobs and create or improve more than 65,000 units of quality rural housing. To multiply the impact of its programs, USDA Rural Development is working with State, local and Indian tribal governments, as well as private and nonprofit organizations and user-owned cooperatives.

USDA Rural Development programs are administered through the:

- **Rural Utilities Service (RUS),**
- **Rural Business-Cooperative Service (RBS), and the**
- **Rural Housing Service (RHS).**

Programs and services are provided through USDA Rural Development's network of state and local offices.



From USDA Historical Photographic Collection,
Photographer: G.W. Ackerman

Serving People

Rural Utilities Service

The Rural Utilities Service (RUS) helps rural communities by working with rural cooperatives, nonprofit associations, public bodies, and for-profit utilities to expand and keep their technology up-to-date. RUS also helps establish new and vital services such as distance learning and telemedicine. The public-private partnership which is forged between RUS and these industries results in billions of dollars in rural infrastructure development and creates thousands of jobs for the American economy.



Rural Business-Cooperative Service

The Rural Business-Cooperative Service (RBS) helps rural communities by working in partnership with the private sector and community-based organizations to provide financial assistance and business planning technical assistance. Rural Business-Cooperative Service Business Programs (BP) help fund projects that create or preserve quality jobs and/or promote a clean rural environment. The financial resources of RBS BP are often leveraged with those of other public and private credit source lenders to meet business and credit needs in underserved areas. Recipients of these programs may include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes, and private companies.

Rural Housing Service

The Rural Housing Service (RHS) helps rural communities and individuals by providing loans and grants for housing and community facilities. RHS provides funding for single family homes, apartments for low-income families—including the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more. Working in partnership with non-profits, Indian tribes, state and federal government agencies, and local communities, RHS creates packages of technical assistance and loan and grant funds to assist rural communities and individuals.



Rural Utilities Service

Water and Waste



The Rural Utilities Service (RUS) helps rural Louisiana utilities expand and keep their technology up-to-date.

During Fiscal Year 2002, the RUS Water and Waste Program funded 45 projects totaling \$70,864,878.



Water and Environmental Programs (WEP) provide loans, grants and loan guarantees for drinking water, sanitary sewer, solid waste and storm drainage facilities in rural areas and cities and towns of 10,000 or less. Public bodies, non-profit organizations, and recognized Indian tribes may qualify for assistance. WEP also makes grants to nonprofit organizations to provide technical assistance and training to assist rural communities with their water, wastewater, and solid waste problems.

Success

Because of Rural Utilities Service Programs, rural communities:

- **Constructed** a new oxidation ditch system with turbine aerators and separated clarifiers
To serve 1,704 rural users
- **Constructed** a central sewage collection system and treatment facility
To serve 590 rural users
- **Rehabilitated** a town's existing water system---replacing all water lines and water meters
To serve 562 rural users
- **Constructed** two elevated storage tanks and seven miles of water transmission lines
To serve 1,562 rural users
- **Installed** new pumps, filter unit, and controls to upgrade and increase capacity of water system
To serve 1,801 rural users
- **Expanded** and upgraded a sewer treatment facility
To serve 116 residential and 49 commercial rural users
- **Upgraded** all lines under two inches in diameter and installed service pump and pressure tank
To serve 315 rural users
- **Constructed** a new 100,000-gallon bolted, galvanized steel ground storage tank at existing pumping station
To serve 175 rural users

and MORE!


Rural Utilities Service

Success

Because of the Community Facilities Program, rural communities:

- **Purchased** new police cars
- **Constructed** a new police station
- **Resurfaced** hospital parking lot
- **Repaired** a village drainage pump to ensure flood protection
- **Constructed** a new fire substation
- **Constructed** a new community center which includes meeting rooms, a gymnasium, and a lap pool
- **Purchased** a Thermal Imaging Device and monitor to enhance the safety for firemen during hazardous structural fires
- **Repaired** the town hall for compliance with accessibility standards for people with disabilities
- **Constructed** a new ambulance entrance and increased size of emergency room
- **Purchased** a new, larger capacity paramedic vehicle
- **Purchased** a new fire engine
- **Purchased** 911 communication equipment

and MORE!



In Louisiana, the Rural Utilities Service administers the Community Facilities Program. This program is designed to develop essential community facilities for public use in rural areas.

During Fiscal Year 2002, the Community Facilities Program funded 38 projects totaling \$8,988,539.

Community Facilities



Rural Housing Service

Multi-Family Housing



Section 515 Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multi-family rental housing for very low-, low-, and moderate-income families, the elderly, and persons with disabilities. This is primarily a direct mortgage program, but its funds may also be used to buy and improve land on which housing is to be located and to provide necessary facilities such as water and waste disposal systems.

**During Fiscal Year 2002,
the Multi-Family Housing Program
invested over \$23 million in rural
multi-family housing in Louisiana.**



Success

Because of Multi-Family Housing Programs, Rural Development:

- **Assisted** 682 family and elderly households
- **Rehabilitated** 22 Section 515 properties utilizing \$2,122,325 in direct Section 515 loan funds and \$8,884,219 in leveraging funds.
- **Utilized** \$200,537 to assist in repairs of 30 single family dwellings
- **Provided** over \$21 million in "deep subsidy" rental assistance to 1,271 Section 515 households

Rental assistance may be used in both existing and newly constructed Rural Housing Service Rural Rental Housing (Section 515) or Farm Labor Housing (Section 514) financed projects. Projects must be established on a nonprofit or limited profit basis. Persons with very low and low incomes, the elderly, and persons with disabilities are eligible for rental assistance if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income. Very low income is defined as below 50 percent of the area median income (AMI); low income is between 50 and 80 percent of AMI; moderate income is established by adding \$5,500 to the low-income limit.

Rural Housing Service

Single Family Housing



The Rural Housing Service provides a number of homeownership opportunities to rural Americans, as well as programs for home renovation and repair. The Single-Family Housing Program provides homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The program also makes funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

During Fiscal Year 2002, the Single Family Housing Program invested \$81.5 million in financing for homes and home repairs for people in rural Louisiana:

Section 502 Direct Loans: 360 Loans, \$23,438,656
Section 504 Direct Loans: 118 Loans, \$932,211
Section 504 Grants: 123 Grants, \$739,211
Section 502 Guaranteed Loans: 666 Loans, \$56,407,689



Success

Because of Single Family Housing Programs, Rural Development:

- **Provided** loan funds to 1,026 rural families enabling them to become homeowners
- **Provided** funding to 241 rural families to make repairs to their homes
- **Invested** \$81.5 million in single family housing projects in Louisiana
- **Awarded** two Self-Help Housing Pre-Development Grants to two organizations to establish Self-Help Housing Programs in their areas

The Self-Help Technical Assistance Grant provides financial assistance to non-profit organizations who will provide technical assistance to low- and very low-income households to build their own homes in a rural area. Funds may be used to pay salaries, rent, and office expenses of the non-profit organization.

Rural Business-Cooperative Service



Funding Opportunities

The **Business and Industry (B&I) Guaranteed Loan Program** helps create jobs and stimulates rural economies by providing financial backing for rural businesses.

The **Rural Business Enterprise Grants (RBEG) Program** enables public bodies, private nonprofit corporations, and federally-recognized Indian tribal groups to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city or unincorporated areas of 50,000 or more and its immediately adjacent urbanized area. The public bodies, private nonprofit corporations and federally recognized Indian tribes receive the grant to assist a business.

The **Rural Business Opportunity Grants (RBOG) Program** promotes sustainable economic development in rural communities with exceptional needs. This is accomplished by making grants to pay costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials.

The **Rural Economic Development Loan (REDL) Program** promotes sustainable rural economic development and job creation projects by providing zero-interest loans to electric and telephone utilities financed by the Rural Utilities Service.

**During Fiscal Year 2002, the
Rural Business-Cooperative Service invested
over \$43 million in rural Louisiana.**

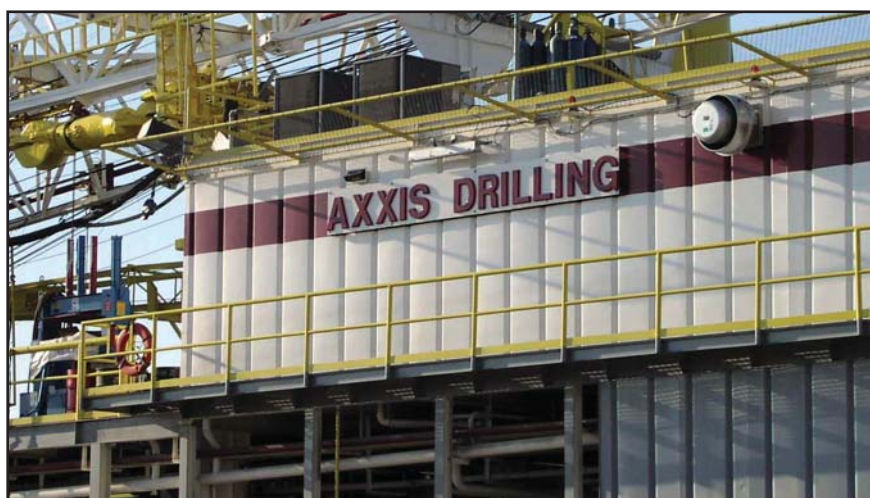
Success

Because of Rural Business-Cooperative Service Programs, rural businesses:

- **Purchased** equipment and enlarged a drydock vessel
Created 40 jobs and saved 60 jobs
- **Financed** the start-up of an ammunition assembly plant
Created 23 jobs
- **Refinanced** an assisted living facility and constructed a six-unit dementia unit
Created 6 jobs and saved 8 jobs
- **Established** a business development program to assist businesses with management and financial planning, marketing assistance, training programs, counseling, business planning, seminars, accounting and tax assistance, and networking contacts
- **Installed** water, gas, and sanitary sewer lines in a five-acre industrial and business park designed to attract small and emerging private business
- **Capitalized** a revolving loan fund
- **Funded** a new recycling company which acquires baled, old corrugated cardboard and recycles it into other products
Created 40 jobs

and MORE!

Rural Business-Cooperative Service



Jobs Created

Jobs Saved

Dollars Leveraged

Businesses Created

Communities

Enhanced

Rural Business-Cooperative Service Fiscal Year 2002 Funding Report

Business and Industry Guaranteed Loans	\$41,266,000
Intermediary Relending Program (IRP)	\$621,826
Rural Business Enterprise Grant (RBEG)	\$887,080
Rural Business Opportunity Grant (RBOG)	\$99,790
Rural Economic Development Loan	\$450,000
<hr/>	
Total Investment	\$43,324,696

Rural Development Opportunities

Rural Housing Service

Section 502 Direct Loans and Guaranteed Loans are available to individuals or families for purchase of homes at affordable interest rates.

Section 504 Loans/Grants are available for very low-income families who own homes in need of repair. The Home Repair Loan and Grant Program offers loans and grants for renovation. This program also provides funds to make a home accessible to someone with disabilities.

Community Programs Direct Loans/Grants and Guaranteed Loans are available to develop essential community facilities in rural areas and towns of up to 20,000 in population. Loans and guarantees are available to public entities such as municipalities, counties, and special-purpose districts, as well as to non-profit corporations and tribal governments.

Rural Rental Housing Guaranteed Loans and Direct Loans can be made to individuals, trusts, associations, partnerships, limited partnerships, state or local public agencies, consumer cooperatives, and profit or nonprofit corporations. Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities.

The Farm Labor Housing Loan/Grant Program provides capital financing for the development of housing for domestic farm laborers. Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farmworkers.

The Housing Preservation Grant Program provides grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing. The grants are competitive and are made available in areas where there is a concentration of need. Those assisted must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative.

Rural Business-Cooperative Service

The Business and Industry Guaranteed Loan Program helps create jobs and stimulate rural economies by providing financial backing for rural businesses. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. The primary purpose is to create and maintain employment and improve the economic climate in rural communities.

Rural Business Enterprise Grants (RBEG) are available to public bodies, private nonprofit corporations, and federally-recognized Indian tribal groups to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city or unincorporated areas of 50,000 or more and its immediately adjacent urbanized area.

The Intermediary Relending Program (IRP) is available to finance business facilities and community development projects in rural areas. This is achieved through loans made by the Rural Business-Cooperative Service to intermediaries. Intermediaries re-lend funds to ultimate recipients for business facilities or community development. Intermediaries establish revolving loan funds so collections from loans made to ultimate recipients in excess of necessary operating expenses and debt payments will be used for more loans to ultimate recipients.

Rural Business Opportunity Grants (RBOG) promote sustainable economic development in rural communities with exceptional needs. This is accomplished by making grants to pay costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials.

Rural Economic Development Loans and Grants are available to provide zero-interest loans and grant funds to electric and telephone utilities financed by the Rural Utilities Service (RUS) to promote sustainable rural economic development and job creation projects.

Rural Utilities Service

Water and Sewer Loans/Grants and Guaranteed Loans are available to develop water and waste disposal (including solid waste disposal and storm drainage) systems in rural areas and towns with a population not in excess of 10,000. The funds are available to public entities such as municipalities, counties, special-purpose districts, Indian tribes, and corporations not operated for profit. Grants are available to reduce water and waste disposal costs to a reasonable level for rural users.

Solid Waste Management Grants are available to public and private nonprofit organizations for providing technical assistance and training to associations to reduce or eliminate pollution of water resources and improve planning and management of solid waste facilities. This assistance is available in rural areas and towns with a population not in excess of 10,000.

Distance Learning and Telecommunications Loans/Grants are specifically designed to improve educational and health care needs of rural America through the use of advanced telecommunications technologies.



For more information on these programs and other initiatives of USDA Rural Development, visit our webpage at:

<http://www.rurdev.usda.gov>

Land

Building

Machinery

Equipment

Grants

Summary of Program Purposes

	Land and Building	Machinery and Equipment	Working Capital	Infra-Structure	Training and/or Technical Assistance
Rural Housing Service					
Section 502 - Direct Loan	★				
Section 502 - Guaranteed Loan	★				
Section 504 - Loan/Grant	★				
Community Facilities - Direct Loan/Grant	★	★	★		
Community Facilities - Guaranteed Loan	★	★	★		
Rural Rental Housing - Guaranteed Loan	★			★	
Rural Rental Housing - Direct Loan	★			★	
Farm Labor Housing - Loan/Grant	★			★	
Housing Preservation Grant	★	★	★	★	★
Rural Business-Cooperative Service					
Business and Industry - Guaranteed Loan	★	★	★	★	
Rural Business Enterprise Grant	★	★	★	★	★
Intermediary Relending Loan	★	★	★	★	
Rural Business Opportunity Grant					★
Rural Economic Development Loan and Grant	★	★	★	★	★
Rural Utilities Service					
Water and Sewer - Loan/Grant	★	★	★	★	
Water and Sewer - Guaranteed Loan	★	★	★	★	
Solid Waste Management Grant					★
Distance Learning and Telecommunications Loan/Grant		★		★	
Technical Assistance and Training Grant					★

To find out more about these programs, visit our web page at:

<http://www.rurdev.usda.gov>

Rural Development works with individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes, and private companies to help improve the economy and quality of life in rural Louisiana.



Housing Preservation Grants

Rental Housing

Jobs

Loans

Technical Assistance

Business and Industry

Water and Sewer

Electricity

Telephone Service

New Homes

Community Facilities

Education

Our Offices

Monroe Area Office - Area I

2410 Old Sterlington Road, Suite C
Monroe, Louisiana 71203
Telephone: (318) 343-4467

Parishes Served:

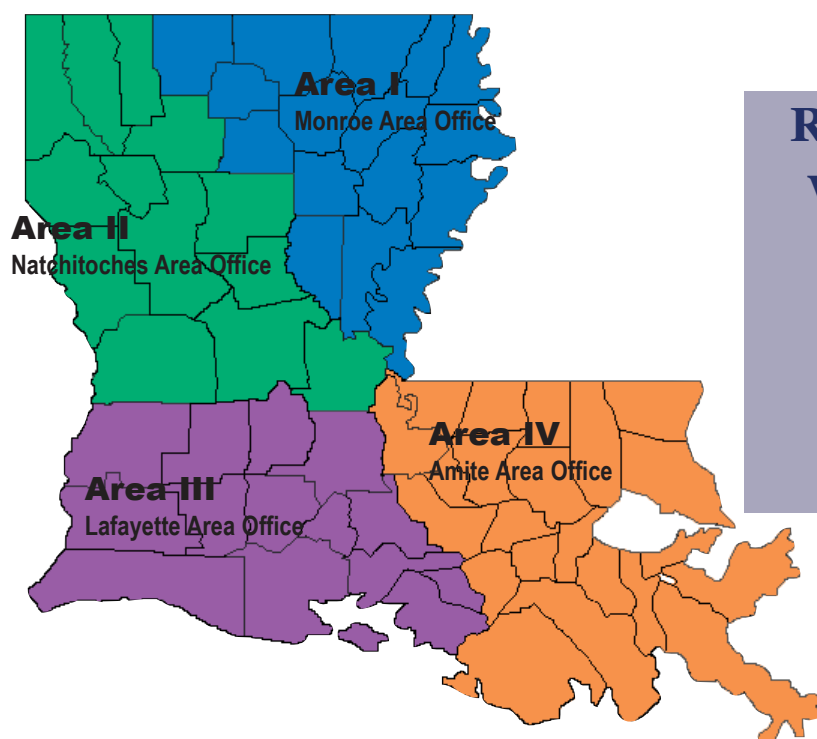
Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

Natchitoches Area Office - Area II

6949 Louisiana Highway 1 Bypass, Suite 103
Natchitoches, Louisiana 71457
Telephone: (318) 352-7100

Parishes Served:

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn



**Rural Development
works throughout
Louisiana to
improve the
economy and
quality of life for
rural residents.**

Lafayette Area Office - Area III

Whitney National Bank Building
905 Jefferson Street, Suite 320
Lafayette, Louisiana 70501-7913
Telephone: (337) 262-6601

Parishes Served:

Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion

Amite Area Office - Area IV

805 West Oak Street, Room 3
Amite, Louisiana 70422
Telephone: (985) 748-8751

Parishes Served:

Ascension, Assumption, East Baton Rouge, East Feliciana, Jefferson, Iberville, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana

Administration

The State Office, located in Alexandria, oversees the daily administrative operations of USDA Rural Development in Louisiana. Daily operations include budget, equipment management, procurement, information technology, human resource, and management support to Rural Development employees in Louisiana.

**USDA Rural Development
State Office
3727 Government Street
Alexandria, Louisiana 71302**

**There are four Area Offices, located throughout
the state to serve Louisiana residents:**

**Monroe, Area I
Natchitoches, Area II
Lafayette, Area III
Amite, Area IV**

Michael B. Taylor
State Director

Karen G. Nardini
Administrative Programs Director

Debra B. Redfearn
**Single Family Housing Program
Director**

Yvonne R. Emerson
**Multi-Family Housing Program
Director**

John H. Broussard
**Rural Business-Cooperative
Service Program Director**

Danny H. Magee, Sr.
**Rural Utilities Service Program
Director**

Cathy D. Beales
State Civil Rights Manager

Holly L. Martien
Public Affairs Specialist



Rural Development's Investment

In Louisiana

Program	Investment
Rural Business-Cooperative Service Programs	\$43,324,696
Rural Utilities Service Programs	\$79,853,878
Multi-Family Housing Programs	\$23,738,712
Single Family Housing Programs	\$81,574,387
Total Investment in Rural Louisiana	\$228,491,673

**During Fiscal Year 2002,
USDA Rural Development
invested over \$228 million
in rural Louisiana.**



For more information on the programs available through Rural Development, please visit our webpage at:

<http://www.rurdev.usda.gov>



For more information on this report, contact:

Michael B. Taylor, State Director
USDA Rural Development
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 Alexandria, Louisiana 71302
 Telephone: (318) 473-7921
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 e-mail: michael.taylor@la.usda.gov



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To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal employment opportunity lender, provider, and employer.



USDA Rural Development
3727 Government Street
Alexandria, Louisiana 71302

For more information on Rural Development programs and initiatives, please visit our webpage at:

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